



STATEMENT SAVINGS ACCOUNT

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.10% with an annual percentage yield of 0.10%.

The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded daily.

Crediting frequency - Interest will be credited into this account quarterly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Minimum balance to avoid Minimum Balance Fee - A minimum balance fee of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$100.00 any day of the statement cycle. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Deposit limitations - You may make an unlimited number of deposits into your account.

Withdrawal limitations - A service charge fee of \$4.00 will be charged for each withdrawal in excess of six per statement cycle.

Limitations on frequency of transfers - During any calendar month, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

Additional Terms - The following additional terms apply to this account: Minimum balance service charge not applicable to minor accounts.